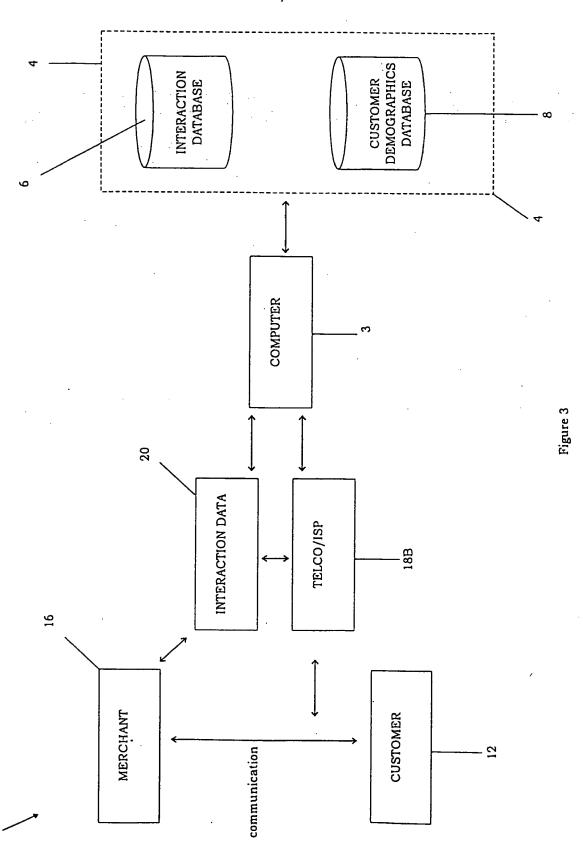
2/12 CUSTOMER DEMOGRAPHICS DATABASE Interaction Database FINANCIAL INSTITUTION COMPUTER 24 18A INTERACTION DATA payment 16 goods/services MERCHANT CUSTOMER payment

SUBSTITUTE SHEET (RULE 26)



PCT/NZ98/00103

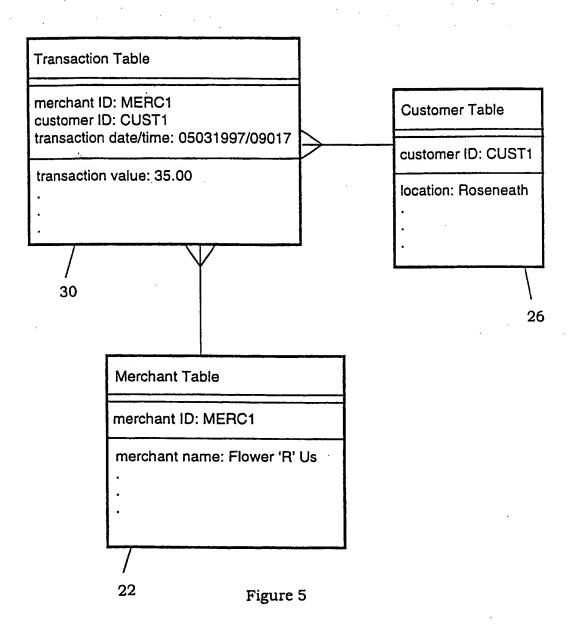
WO 99/04350

4/12 30 Transaction Table 26 merchant ID **Customer Table** customer ID transaction date/time customer ID transaction value location Demographic Table Merchant Table location merchant ID age gender merchant name income merchant details 10A

Figure 4

22

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6/12

General Demographics

Flowers R Us customers are in general

- Low numbers of Maori and Pacific Islanders
- Likely to have qualifications
- Less likely to be unemployed
- Less likely to be on income support
- Likely to have access to a motor vehicle
- Most likely to have access to two or more motor vehicles
- Likely to own their own homes
- Unlikely to earn \$15,000 or less
- Very likely to earn \$40,000 or more
- Average personal income \$22,000
- Average household income \$15,000
- Predominantly aged between 25 to 45 years old
- Least likely to have income between \$5,000 & \$10,000
- Most likely to have income over \$30,000
- More likely to be self employed or an employer of others
- More likely to in administrative type employment
- Most likely to be in "White Collar" employment

Figure 6

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7/12 Flowers R Us Customer Countries

Consider		
New Zealand	87.2	
Australia	5.5	
Japan	2.4	
USA	1.7	
Other	3.2	

Figure 7

Flowers R Us Customer Types

Customer Type	% ZN	NZ % Your Regional %	Your	Your Customers in
		•	Customers %	Region %
Educated Money	8.25	11.53	14.63	126.89
Inner City Professional	3.24	8.02	12.28	153.12
High Income Upwardly Mobile	5.14	11.01	19.09	173.39
White collar	9.19	12.35	14.26	115.47
Young Families in New Housing	6.31	5.54	2.46	44.40
Outer Suburban Families	9.27	4.70	2.18	46.38
Urban Singles	5.94	6.90	9.24	133.91
Provincial Middle NZ Families	6.95	0.03	0.00	0.00
Rural Lands	7.01	0.00	0.00	00.0
Coastal and Lake Retirement	4.78	0.04	0.00	00.00
Older Retirees Living Alone	8.13	7.92	2.68	33.84
Blue Collar Suburbia	14.69	15.32	6.02	39.30
Single and Separate	5.51	7.91	15.91	201.14
Maori & Pacific Is. Families	5.59	8.73	1.25	14.32
Totals	100.00	100.00	100.00	

Figure

Flowers R Us Geographical Density Maps

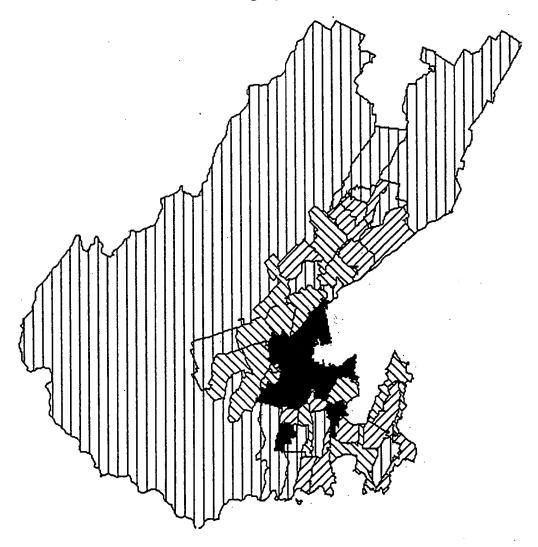


Figure 9

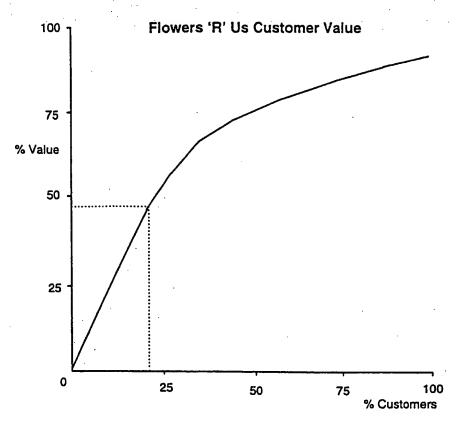


Figure 10

Merchants

Flowers R Us customers are also customers of the following merchants

1/161636191	%Given evelone ever
Peter's Petrol Ltd	35.9%
Jay's Jeans	32.4%
Bob's Bar	24.7%
Simon's Supermarket	24.4%
Design Shop	21.0%
Pizza 2 Go	19.5%
Ken's Cabs	14.3%

Figure 11

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12/12

Repeat Purchases

	% of Customers
1 Purchase	34
2 Purchases	26
3 Purchases	12
4 Purchases	11
5+ Purchases	17

Figure 12